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Commercial and Travellers Letters of Credit issued on the Bank of California and The London Joint Stock Bank, Limited, London.

Correspondents for the American Express Company, and Thos. Cook & Son.

Interest allowed on term and Savings Bank Deposits.

The Yokohama Specie Bank Ltd.

Capital (Paid Up).....Yen 24,000,000

Reserve Fund.....Yen 15,940,000

HEAD OFFICE, YOKOHAMA.

The bank buys and receives for collection bills of exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

The Bank receives Local deposits and Head Office Deposits for fixed periods.

Local Deposits \$25 and upwards for one year at rate of 4% per annum.

Head Office Deposits Yen 25 and upwards for one-half year, one year, two years or three years at rate of 4% per annum.

Particulars to be obtained on application.

Honolulu Office—67 S. King Street.

P. O. Box 168.

M. TOKIEDA, Manager.

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All of the above named constitute the Board of Directors.

ARTHUR BALFOUR MENTALLY COLLAPSED, SAYS W. T. STEAD



By William T. Stead in the Examiner.

LONDON, January 22.—Apart from the result of the polling the most outstanding features of the general election has been the evidence it has afforded of the intellectual collapse of Mr. Balfour. It is little short of a national disaster.

In America one party remains in power so many years in succession that the party in office ceases to regard the maintenance of a high standard of the leaders of the other side as a matter of national importance. But in Britain this is not so. It is regarded as almost a normal rule that every six or seven years the Government and the opposition must change places. The leader of the opposition becomes prime minister with the destinies of the empire in his hands. Hence it is a matter only second in importance to the maintenance of your own leaders in a high state of efficiency to see to it that the leaders of the opposition are fit and proper persons to be entrusted with the welfare of the realm.

Until this election we have fondly believed that although the wit of the leaders of the opposition is miserably second rate, we had in Mr. Balfour a statesman of the first rank.

FAITH IN BALFOUR SHATTERED.

That faith has been shattered by the melancholy spectacle which he has afforded us by his speeches during the campaign. They have been lamentably lacking in every respect. They have shown neither courage nor eloquence. They have shown an almost inconceivable incapacity to expound a definite policy to explain his own position or even to rouse his own followers to enthusiasm. A distinguished publicist who was lamenting this only too obvious fact today remarked that the only explanation that he could suggest was that the constantly recurring attacks of influenza, to which Mr. Balfour is subject, had at last affected injuriously the gray matter of his brain.

Mr. Balfour has not faced a single vital question. He has left the country entirely in the dark as to the policy he would pursue if he were returned to power. And on the one serious danger which threatens England abroad he has spoken in such a way as to increase the menace without affording the nation any clear guidance as to how he would strengthen it against its possible foes.

CRITICISM OF MINISTERS.

Mr. Balfour's reference to a possible war between Germany and England has excited the liveliest feeling of resentment and alarm in Germany, feelings which might find disagreeable vent if the electors had made him once more first minister of the crown. Carping criticism of ministers who have faced the dissatisfaction of their most active supporters in order to maintain the supremacy of the fleet, have been relieved by no clear declaration of his determination to support them if they decided to adopt the standard of two keels to one.

He has repeated fantastical nonsense about Germany being determined to set a policy of tariff reform, and while

insisting upon the need for ships he actively supported the Lords in depriving the government of means to pay for them. Such heedless rhetoric; such unworthy recrimination! Such inflammatory alarmists are scandalous in a man who has been once and who aspires to be again first minister of the crown.

GERMANY NOT WORRYING.

The Germans are not worrying their heads much about the English. They keep on sawing wood. But they are mightily worried concerning the American tariff, and they are beginning to

MARVELS OF OCEAN STEAMERS OVER THREE TIMES AS LARGE AS THE MANCHURIA

London, January 22.—Great strides are being made at Harland & Wolff's shipyards, Belfast, in the construction of the two White Star leviathans Olympic and Titanic, which are to surpass in tonnage and size the Mauretania and her sister ship, the Lusitania. The Olympic will be ready for launching in August and the Titanic at the end of next year. The following are the dimensions of each vessel compared with other gigantic liners:

	Length	Tonnage, in Feet
Olympic	60,000	840
Titanic	60,000	840
Mauretania	31,938	762
Lusitania	31,550	762
Adriatic	24,541	709
Baltic	23,876	709

The new vessels are not to be built for speed, but for the comfort and convenience of passengers. Each ship will be able to carry 5,000 persons, and the crew of each will number 600.

There will be a swimming bath sufficiently deep to permit of diving, and the cabins are to have private shower and slipper baths. Other features will be a large gymnasium and playrooms, decorated with panels representing be worried about Mr. Knox's proposal to internationalize the Manchurian Railway. There seems to be every prospect of a severe tariff war between Germany and the United States. The German agrarians who pocketed \$8 in increased prices upon their agricultural produce for each single dollar levied upon American foodstuffs, refuse absolutely to allow German manufacturers to purchase admission to the American market by a reduction on German duties on American meat. It is a very pretty quarrel, and if it should lead to a prolonged tariff war between the two protective countries, free-trade England will find much profit and many valuable lessons in watching the strategy, which consists in cutting off your nose to spite your face.

fairy tales and popular fables. An extensive ballroom and a large skating rink will be provided.

The principal dining room will seat 600. Another will be a replica of the Cheshire Cheese chophouse.

Gardens with cool avenues of Oriental palms are to occupy a prominent position in these leviathans.

NEURALGIA

Is an affliction of the nerves, and therefore yields readily to the soothing influence of Dr. Miles' Anti-Pain Pills. They are absolutely harmless and drive out the pain by relieving the irritated condition of the nerves. Guaranteed to benefit or money refunded. 25 doses 25 cents. Never sold in bulk.

SEALED TENDERS.

Sealed Tenders will be received at the office of the Superintendent of Public Works until 12 m. of February 15, 1910, for furnishing the following Pumping Stations with fuel oil; for period from February 15, 1910 until June 30, 1911.

Beretania Street Pumping Station, Kalihi Pumping Station, Kaimuki Pumping Station, and Sewer Pumping Station.

Oil to be delivered in quantities as needed.

Intending bidders will state price of oil per barrel, delivered.

The Superintendent of Public Works reserves the right to reject any or all bids.

MARSTON CAMPBELL,

Superintendent of Public Works, Department of Public Works, Honolulu, January 26, 1910.

ADJOURNED ANNUAL MEETING.

The adjourned annual meeting of the Mutual Telephone Co., Ltd., will be held at the office of the company corner Merchant and Alakea streets. Thursday, February 10, at 2 p. m.

F. C. ATHERTON, Secretary.

MODEST REQUEST.

"Poor little boy!" said the sympathetic stranger. "You should have mittens and woolen stockings such for weather as this. Just see how you are shivering!"

"Please, sir," spoke up the street gamin, "if you'll take me down to de corner drug store an' treat me to an icecream soda, I'll stop shivering."

PACHECO'S



Soft, Silky Hair

May be possessed by any person that will take the trouble to keep the hair healthy and clean.

Pacheco's Dandruff Killer

will keep the scalp free from dandruff and promote a luxurious growth of hair.

Sold by all druggists and at Pacheco's Barber Shop. Phone 232.

Auto Fenders, \$2.50 up. Will

Examine Gutters free of charge also do Plumbing Work. Lowest Prices. Work Guaranteed.

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W. D. MCINTYRE, Manager.

FIRST CLASS LAUNDRY WORK.

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For years our line of silk goods has been the best in town and our last shipment proved no exception.

Iwakami & Co., - - Hotel St

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Finest Quality and Every Variety.

Large Stock Now on Hand.

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DR. F. SCHURMANN

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Wilder & Alexander St.,

6 rooms.....\$3,500

Lanahuli Drive Manoa Valley 6 rooms.....\$4,500

College St., trim house with cottage in rear.....\$5,300

Artesian St., nice lot and small cottage.....\$1,000

Pensacola & Wilder Ave., 6 rooms.....\$3,500

UNIMPROVED.

4 lots in Block No. 42, Kaimuki.....\$1,400

2 lots in Block No. 26, Kaimuki.....\$ 800

2 lots in Block No. 30, Kaimuki at your own figure. Beautiful lot in Manoa Valley.....\$ 900

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It has a distinct richness of appearance and charm of design which rival sterling.

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